

## **Alabama Medicaid Eligibility Summary**

### ***ELIGIBLE INDIVIDUALS***

During Fiscal Year 2008, more than 920,000 Alabama citizens were eligible for Medicaid benefits for at least one month of the year. To be eligible for federal funds, states are required to provide coverage for certain groups. These groups are:

Low income families who meet the eligibility requirements in the state's AFDC plan

In effect on July 16, 1996;

Supplemental Security Income (SSI) recipients;

Infants born to Medicaid-eligible pregnant women;

Children under age 6 and pregnant women whose family income is at or below

133 percent of the federal poverty level

Children ages 6-18 whose family income is up to 100 percent of the federal poverty level

Recipients of adoption assistance

Children in foster care or custody of Dept. of Youth Services

Certain Medicare beneficiaries

Special protected groups, including those who lose eligibility for cash assistance

or SSI due to an increase in earnings from work, Social Security benefits

or child/spousal support

### ***APPLYING FOR MEDICAID***

Eligibility for Medicaid in Alabama is currently determined by four agencies. The agencies and the groups they certify are:

The Social Security Administration (SSA)

- Aged, blind or disabled individuals through Supplemental Security Income (SSI) program

The Alabama Department of Human Resources

- Foster Children
- Children who receive State or Federal Adoption Assistance

Catholic Social Services

- Refugees through Refugee Resettlement Program

The Alabama Medicaid Agency

- Elderly & Disabled Programs
- Individuals eligible for Medicaid for Low Income Families (MLIF)
- Pregnant women, and children under age 19 (SOBRA) program
- Plan First (Family Planning) Program
- Breast and Cervical Cancer Program
- Emergency Services for Aliens

### ***QUALIFYING FOR MEDICAID***

To qualify for Medicaid, all individuals must:

- Be living in Alabama
- Be a U.S. citizen or be in this country legally
- Meet income and age requirements (varies according to program)

Those individuals applying for assistance through a program for the elderly or disabled must also:

- Meet certain medical criteria
- Have resources below a certain limit (varies according to program)

For pregnant women, the pregnancy must be medically verified.

## ***INCOME AND RESOURCES***

Many Medicaid programs have specific requirements regarding the maximum income and resources an applicant may have and still qualify for coverage. The rules vary among programs and the information below is offered as a general guide. Applicants will need to find out the specific requirements for each program.

Income means money that an individual receives. The maximum income allowed varies depending on the program. Some examples of income are:

- Wages, salaries, tips
- Dividends and interest
- Unemployment compensation
- Social Security
- Child support or alimony
- Pensions or Retirements
- Veterans Benefits (less Aid and Attendant Care and Continuing Medical Expenses)
- Lump Sum Distribution

Note: SSI and welfare checks do not count as income.

Resources are money or other assets owned by an individual. The maximum amount of resources allowed varies depending on the program. Some examples of resources are:

- Cash
- Cash surrender value of life insurance when face value of all policies is over \$1,500 (\$5,000 for institutionalized individuals)
- Bank and credit union accounts, e.g. checking, savings, certificates of deposit, safe deposit box
- Loans
- Mineral and Timber Rights
- Property
- Mutual Funds
- Promissory Notes
- Stocks and Bonds
- Annuities

Some resources are generally not counted when applying for Medicaid. These include:

- Household goods and certain personal effects if the value is less than a certain amount (varies according to program)
  - Life insurance (or any insurance with a cash surrender value) if total combined face value is below a certain amount (varies according to program)
  - Burial fund or prepaid burial contract of up to a certain amount (varies according to program)
  - Burial space items such as a casket, vault, burial plot, marker, opening/closing of grave.
  - One automobile (value depends on how it is used)
  - In the case of institutional Medicaid applicants, property may not be counted as a resource if:
    - The applicant intends to return home from the medical institution
    - If a bona fide effort is being made to sell the property
    - If a spouse, other dependent relative or joint owner is living on the property
    - The property, valued less than \$6,000, is income producing
    - If the property interest is a life estate

There are special provisions for individuals who remain in the home/community after a spouse has been institutionalized. The Medicaid District Office staff will assist applicants when this occurs.